

Health Care Coverage for Members Hired On or After January 9, 1997

Members hired on or after January 9th, 1997 must have at least **15 years of service credit earned in CRS** to be eligible to purchase retiree health care. Members with less than 15 years of service credit earned in CRS are not eligible for retiree health care coverage.

If you meet the minimum service requirement, your cost for health care coverage depends on your total full years of service credit with CRS AND your age at the time of retirement. Total years of service credit include service earned while a member of CRS AND service transferred or purchased from other Ohio State Retirement Systems, Military Service, or Out-of- State Federal service.

$$\text{Full Years of Total Service Credit} + \text{Age at Termination} = \text{Points}$$

Your cost to purchase retiree health care coverage is determined by your total points according to the table below. As an example, a member who retires at age 57 and has 25 years of total service has 82 points and would be required to pay 25% of the full cost (full premium) for health care coverage. The full premium depends on the number of family members being covered.

| Your total Points | Your Percentage of Premium Payment |
|---------------------|---|
| 90 Points | 5% of full premium |
| 80 to 89 points | 25% of full premium |
| 70 to 79 points | 50% of full premium |
| 60 to 69 points | 75% of full premium |
| Less than 60 points | 75% of full premium for retiree coverage only (spouse or dependent coverage not available) |

Health care coverage is not a vested benefit and is subject to change.